

FORM 1 VOLUNTARY PETITION

United States Bankruptcy Court		VOLUNTARY PETITION
District of		
IN RE (Name of debtor: If individual, enter Last, First, Middle) Kathleen JAMES		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle)
ALL OTHER NAMES used by debtor in the last 6 years (Include married, maiden and trade names) none		ALL OTHER NAMES used by the joint debtor in the last 6 years (Include married, maiden and trade names.) n/a
SOC. SEC./TAX I.D. NO. (If more than one, state all) 147-66-2198		SOC. SEC./TAX I.D. NO. (If more than one, state all)
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) C7 Bergen Street Carteret, NJ 07008		STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip)
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS		COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS
MAILING ADDRESS OF DEBTOR (If different from street address) same		MAILING ADDRESS OF JOINT DEBTOR (If different from street address)
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)		Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days <input checked="" type="checkbox"/> immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general <input type="checkbox"/> partner or partnership pending in this District.

INFORMATION REGARDING DEBTOR (Check applicable boxes)

TYPE OF DEBTOR <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Joint (H&W) <input type="checkbox"/> Partnership <input type="checkbox"/> Other <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Municipality NATURE OF DEBT <input type="checkbox"/> Non-Business Consumer <input type="checkbox"/> Business - Complete A&B below A. TYPE OF BUSINESS (check one box) <input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Manufacturing/ <input type="checkbox"/> Construction <input type="checkbox"/> Retail/Wholesale Mining Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other Business B. BRIEFLY DESCRIBE NATURE OF BUSINESS STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. § 604) (Estimates only) (Check applicable boxes) <input type="checkbox"/> Debtor estimates that funds will be available for <input checked="" type="checkbox"/> Debtor estimates that after any exempt property expenses paid, there will be no funds available for	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> § 304-Case Ancillary to Foreign Proceeding FILING FEE (Check one box) <input type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b), see Official Form No. 3 NAME AND ADDRESS OF LAW FIRM OR ATTORNEY Tunney and Little L.L.C. 300 Kimball St. suite 106 Woodbridge, NJ 07095 Telephone No. 732-636-4901 NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR Anna C. Little, Esq. <input type="checkbox"/> Debtor is not represented by an attorney. Telephone no. of debtor not represented by an attorney: ()
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<input type="checkbox"/> Debtor estimates that funds will be available for <input checked="" type="checkbox"/> Debtor estimates that after any exempt property expenses paid, there will be no funds available for	
ESTIMATED NUMBER OF CREDITORS <input type="checkbox"/> 1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-999 <input type="checkbox"/> 1000-9999	
ESTIMATED ASSETS (in thousands of dollars) <input type="checkbox"/> Under 50 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999	
ESTIMATED LIABILITIES (in thousands of dollars) <input type="checkbox"/> Under 50 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999	
ESTIMATED NUMBER OF EMPLOYEES - CH 11 & 12 <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99	
ESTIMATED NO. OF EQUITY SECURITY HOLDER <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99	

UNITED STATES BANKRUPTCY COURT

District of New Jersey

RECEIPT

Case # 02-39393 NDHS Chapter 7
 Filed: 8:30 AM, 08/16/02 Newark
 Judge: Donald H. Steckroth
 Trustee: Robert Wasserman
 Debtor(s):
 Kathleen James
 First Meeting of Creditors
 03:00 PM, September 13, 2002
 One Newark Center
 One Newark Center
 Suite 1401, Office of the US Trustee
 Newark, NJ 07102-5504

000176206 - NJ
 10:15 AM, August 16, 2002

Code	Qty	Amount
NF	1	\$30.00
07	1	\$170.00
TOTAL PAID: \$200.00		
From: Anna C Little		
300 Kimball Street		
Suite 106		
Woodbridge, NJ 07095		

2

Name of Debtor Kathleen James

Case No. _____

(Court use only)

FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.

☒ A copy of debtor's proposed plan dated _____ is attached.☐ Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (if more than one, attach additional sheet)

Location Where Filed	Case Number	Date Filed

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THIS DEBTOR (if more than one, attach additional sheet.)		
Name of Debtor	Case Number	Date
Relationship	District	Judge

REQUEST FOR RELIEF

Debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

SIGNATURES

ATTORNEY

X

Signature

Date 8/7/02

INDIVIDUAL /JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct.

X

Signature of Debtor

Date

X

Signature of Joint Debtor

Date

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct, and that the filing of this petition on behalf of the debtor has been authorized.

X

Signature of Authorized Individual

Print or Type Name of Authorized Individual

Title of Individual Authorized by Debtor to File this Petition

Date

EXHIBIT "A" (To be completed if debtor is a corporation requesting relief under chapter 11.)

☐ Exhibit "A" is attached and made a part of this petition.

TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 § 322)

I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 of such title.

If I am represented by an attorney, exhibit "B" has been completed.

X

Signature of Debtor

Date 8/7/02

X

Signature of Joint Debtor

Date

EXHIBIT "B" (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney

Date 8/7/02

UNITED STATES BANKRUPTCY COURT

DISTRICT OF New Jersey

In re:

Debtor(s)

Case No.

(If Known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes No)	Number of sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	Y	1	00.00		
B - Personal Property	Y	1	6251.00		
C - Property Claimed as Exempt	Y	1			
D - Creditors Holding Secured Claims	Y	1		00.00	
E - Creditors Holding Unsecured Priority Claims	Y	13		19647.00	
F - Creditors Holding Unsecured Nonpriority Claims	Y	4		43566.09	
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	1			1907.00
J - Current Expenditures of Individual Debtor(s)	Y	1			2118.00
Total Number of Sheets of All Schedules		25			
Total Assets			6251.00		
Total Liabilities				63213.09	

In re: Kathleen James

Debtor(s)

Case No.

(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				

Total ->

\$ 0.00

(Report also on Summary of Schedules.)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X	3062008088 First Savings Bank, Woodbridge NJ		151.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		Table, chairs, appliances, sofa, loveseat, chair, coffee table, television, VCR, stereo, bunk beds, double bed, two dressers, two televisions, two VCR		5,100.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Assorted casual clothing		1,000.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

SCHEDULE B PERSONAL PROPERTY

In re:

Debtor(s)

Case No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interest in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.				
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X	Except child support order, see schedule I		
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total ->				\$ 6,251.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Total ->

0 continuation sheets attached

In re: Kathleen James

Debtor(s)

Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under {Check one box}

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

[illegible]

In re: Kathleen James

Debtor(s)

Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			

continuation sheets attached

Subtotal ->
(Total of this page)

\$

Total ->
(use only on last page)

\$

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)



In re: Kathleen JAMES

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507 (a) (2).
- ☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a) (3).
- ☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a) (4).
- ☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507 (a) (5).
- ☐ **Deposits by individuals**
Claims of individuals up to a maximum of \$800 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507 (a) (6).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507 (a) (7).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a) (8).

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D *	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
AC# Docket # CJ 162419-00 Ford Motor Credit Company c/o Farr, Burke, Gambacorta & Wirght 211 Benigno Blvd. P.O.Box 788 Bellmawr, NJ 08099-0788 AC# 00000132111						\$10,000.00
State of New Jersey Superior Court State Tax Lien Hughes Justice Complex, Trenton, NJ AC# 97000498315						1387.00
Superior Court DMV Civil Judgment AC# 98000225768						200.00
Superior Court DMV Civil Judgment AC#						350.00
Superior Court DMV State Tax Lien						100.00

1

Continuation sheets attached.

Subtotal ->
(Total of this page)

\$ 12037.00

Total ->

\$

(use only on last page of the completed Schedule E)

* If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)

In re: Kathleen JAMES

Debtor(s)

Case No.

(if know)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ Extensions of credit in an involuntary case
 Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507 (a) (2).
- ☐ Wages, salaries, and commissions
 Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a) (3).
- ☐ Contributions to employee benefit plans
 Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a) (4).
- ☐ Certain farmers and fishermen
 Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507 (a) (5).
- ☐ Deposits by individuals
 Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507 (a) (6).
- ☐ Taxes and Certain Other Debts Owed to Governmental Units
 Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507 (a) (7).
- ☐ Commitments to Maintain the Capital of an Insured Depository Institution
 Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a) (8).

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D •	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
A/C# 00000160022						
Superior Court of New Jersey DMV State Tax Lein						100.00
A/C# 00200023055						
Superior Court of New Jersey DMV State Tax Lein						100.00
A/C# 00200000356						
JFK Medical Center Civil Judgment						4110.00
A/C# Docket # DC-003864-01						
New Century Financial Services Inc. c/o Pressler and Pressler 64 River Road East Hanover, NJ 07936						3300.00
A/C#						

Continuation sheets attached.

Subtotal ->
 (Total of this page)

\$ 7610.00

Total ->
 (use only on last page of the completed Schedule E)

\$ 19647.00

* If contingent, enter C; if unliquidated, enter U; if disputer, enter D.

(Report total also on Summary of Schedules)

**Farr, Burke, III
Gambacorta & Wright**

Attorneys at Law / A Professional Corporation

211 Benigno Boulevard • P.O. Box 788 • Bellmawr, New Jersey 08099-0788 • 856-931-1030 • Telecopier 931-3940 or 931-3028

November 8, 2000

Electrum Recovery, Inc.
827 Martin Avenue
Rahway, NJ 07065

Re: Ford Motor Credit Company v. Kathleen J. James
Docket No. DJ# 162419-00
Social Security No. 147-66-2198

Dear Sir/Madam:

Please be advised that this office represents Ford Motor Credit Company with regard to the above-referenced matter.

We have been advised that the Sheriff of Union County has served upon you a Writ of Execution against the wages of your employee named above.

The purpose of this letter is to advise you that the balance indicated on this Writ does not include any additional interest that will accrue on this Judgment. Interest accrues daily at the prevailing Judgment rate which is set by the Court. The rate is currently 5.000%. The rate is revised on January 1st of each year.

While it is not necessary for you to calculate interest on the balance due, you should not consider the Writ satisfied until you have been instructed by the Sheriff's department or our office that all monies have been paid.

Should you have any questions, please feel free to call Donna G., our claims adjuster.

Very truly yours,


THOMAS C. BURKE

cc: Sheriff of Union County

LEB.DOT 00-00566-0 / DMG 11/7/00

RECEIVED NOV 10 2000

M. Leroy Cobbin
(1903-1992)

Thomas C. Burke ▲
Bari J. Gambacorta ▲
William G. Wright ▲●■

Elizabeth T. Edge ▲●
Sergio I. Scuteri ▲●

Of Counsel:
William R. Farr
John R. Weaver, Jr. ▼
Neal J. Levitsky ▼

▲ Admitted in NJ
● Admitted in PA
▼ Admitted in DE
■ Certified Civil Trial Attorney

Delaware Office
P.O. Box 510
824 North Market Street, Suite 810
Wilmington, DE 19899
Attention - Neal J. Levitsky, Esquire
302-428-1077

Pennsylvania Office
232 South 4th Street
Philadelphia, PA 19106
215-751-0919

SHERIFFS NUMBER..L 505183 Petition Page 11 of 42
TYPE OF SERVICE..... WAGE EXECUTION

I, RALPH FROELICH, SHERIFF OF UNION COUNTY, DO HEREBY DEPUTIZE

(PRINT OFFICER'S NAME)

AND APPOINT TO BE MY DEPUTY, TO EXECUTE AND RETURN THE WRIT ACCORDING TO LAW.

===== ATTORNEY =====

FARR BURKE GAMBACORTA & WRIGHT,	CHECK #	AMOUNT
ATTORNEYS AT LAW	030368	38.20
211 BENIGNO BOULEVARD, STE 201		
PO BOX 788	CONTROL #	185981
BELLMAWR NJ 08099-0788		

===== EMPLOYER ===== FRANC
TO:..... ELECTRUM RECOVERY WORKS
827 MARTIN STREET

SS# 147-66-2198 RAHWAY NJ 07065
TAKE NOTICE THAT BY VIRTUE OF A WRIT OF EXECUTION ISSUING OUT OF
THE SUPERIOR COURT OF NEW JERSEY , REGARDING
FORD MOTOR CREDIT COMPANY PLAINTIFF, VERSUS
KATHLEEN J JAMES DEFENDANT, I LEVY ON
10.00 % OF GROSS ~~XXXXXXXXXX~~ WEEKLY WAGES WHICH ARE RECEIVED FROM YOU UNTIL
THE SUM OF 10,019.09 , (INCLUDING 304.08 COMMISSION) PLUS
ADDITIONAL COSTS AND INTEREST ARE FULLY PAID.
REMIT TO: SHERIFF'S OFFICE, 2 BROAD STREET, ELIZABETH, N.J. 07207
===== PAPERS SERVED =====
WRIT OF WAGE EXECUTION

PLEASE INCLUDE SHERIFF'S FILE NUMBER ON ALL CHECKS AND STUBS.

===== SERVICE DATA RECORDED =====
J J...SERVED SUCCESSFULLY J J...UNABLE TO SERVE DATE..J J-J J-J J
...HANDLING FEE YES J JNO TIME..J J:J J:J J

REMARKS:J
J J.....OFFICER
J J.....MANAGING AGENT
J J.....REGISTERED AGENT ATTEMPTS J J
J J.....PERSON IN CHARGE AT REGISTERED OFFICE OF
J J.....AGENT AUTHORIZED TO ACCEPT SERVICE

PERSON SERVED.....

SEX : J J MALE J J FEMALE
SKIN : J J WHITE J J BLACK J J YELLOW J J BROWN J J RED
HEIGHT: J J UNDER 5 FEET J J 5.0-5.6FT J J 5.7-6.0 J J OVER 6FT
WEIGHT: J J UNDER 100LBS J J 100-150LBS J J 151-200LBS J J OVER 200LBS
HAIR : J J BLACK J J BROWN J J BLOND J J GRAY J J RED J J WHITE J J BALDING
AGE : J J 14-20 J J 21-35 J J 36-50 J J 51-65 J J OVER 65

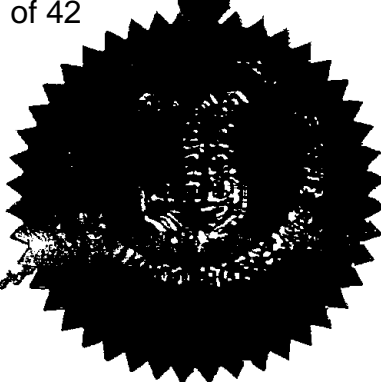
Rec'd 11/1/00

SIGNATURE
SHERIFF'S OFFICER UNION COUNTY
STATE OF NEW JERSEY

SUPERIOR COURT OF N.J.
PAID

OCT 16 2000 SUPERIOR COURT OF N.J.
FINANCE SECT. REC'D
OCT 16 2000

Donald F. Phelan
CLERK



CERTIFIED TO BE
A TRUE COPY
RALPH FROELICH, Sheriff

FARR, BURKE, GAMBACORTA & WRIGHT, P.C.
P.O. Box 788
211 Benigno Boulevard
Bellmawr, New Jersey 08099-0788
(856) 931-1030
Attorneys For Plaintiff

ENTERED IN THE RECORDS OF EXECUTION
ISSUED IN THE SUPERIOR COURT CLERK'S
OFFICE

16241900
Donald F. Phelan

DONALD F. PHELAN
Clerk of Superior Court

FORD MOTOR CREDIT COMPANY,

Plaintiff,

v.

KATHLEEN J. JAMES,

Defendant.

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION
MIDDLESEX COUNTY
DOCKET NO. DC 005629-00
DJ# 162419-00

Civil Action

EXECUTION AGAINST WAGES

THE STATE OF NEW JERSEY TO
THE SHERIFF OF UNION COUNTY

CERTIFIED TO BE
A TRUE COPY
RALPH FROELICH, Sheriff

GREETING:

WE COMMAND YOU, that from the weekly earnings, wages, debts, salary, profits or income from trust funds, which the defendant, Kathleen J. James, receives from the employer or payor, Electrum Recovery, Inc., you take the amount specified below under (1), (2), or (3), whichever is less:

- (1) ten percent (10%) of said defendant's gross weekly earnings; or

- (2) twenty-five percent (25%) of disposable weekly earnings (disposable earnings are defined as that portion of the earnings which remain after deduction of amounts required by law to be withheld, such as federal income tax, social security tax, state unemployment tax, etc.); or
- (3) the amount, if any, by which said defendant's disposable weekly earnings exceed \$154.50;

until the sum of \$9,314.20 damages and costs, adjudged to plaintiff, pursuant to an Order of this Court dated October 3, 2000 is paid and satisfied; and that you pay said monies to plaintiff or its attorney. This levy shall continue until plaintiff's judgment, interest and costs is paid and satisfied. In no event shall more than ten per-cent (10%) of gross salary be garnished.

In accordance with the Federal Consumer Credit Protection Act, no employer may discharge any employee by reason of the fact that his earnings have been subjected to garnishment for any one indebtedness. Whoever willfully violates this provision shall be fined not more than \$1,000.00 or imprisoned not more than one year, or both.

DEFENDANT:	Kathleen J. James
SOCIAL SECURITY NO.	147-66-2198
EMPLOYER:	Electrum Recovery, Inc. 827 Martin Avenue Rahway, NJ 07065
WEEKLY AMOUNT OF EXECUTION:	As specified above.

WE FURTHER COMMAND YOU, that upon satisfaction of said damages and costs, plus interest and subsequent charges endorsed hereon, or upon a complete termination of

said defendant's salary or wages, you immediately thereafter return this Execution with
your proceedings thereon to the Clerk of the Superior Court Of Trenton.

WITNESS, The Honorable ~~LINDA R. FEINBERG~~ Judge of the Superior Court Of
Trenton, the _____ day of OCT 19 2000, 200__.


DONALD F. CIELAN, CLERK
SUPERIOR COURT OF NEW JERSEY

Farr, Burke, Gambacorta & Wright, P.C.
Attorneys for Plaintiff

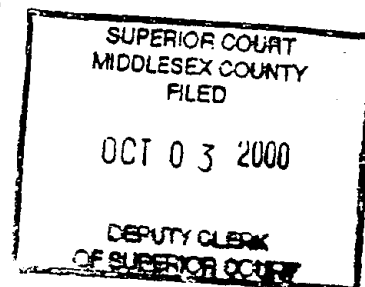
By: 
THOMAS C. BURKE

Levy Damages	\$9,314.20 plus
	\$249.29
Subsequent Costs	\$
Interest to October 12, 2000	\$100.79
Interest from October 12, 2000	\$
Sheriff's Fees	\$
Costs of Writ and Application	\$

Delivered to me at:

Date:

SHERIFF



A COPY OF THIS ORDER SHALL BE SERVED ON
ALL INTERESTED PARTIES WITHIN 7 DAYS
OF THE DATE HEREOF.

FARR, BURKE, GAMBACORTA & WRIGHT, P.C.
P.O. Box 788
211 Benigno Boulevard
Bellmawr, New Jersey 08099-0788
(856) 931-1030
Attorneys For Plaintiff

FORD MOTOR CREDIT COMPANY,

Plaintiff,

v.

KATHLEEN J. JAMES,

Defendant.

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION
MIDDLESEX COUNTY
DOCKET NO. DC 005629-00
DJ# 162419-00

Civil Action

**ORDER FOR WAGE EXECUTION
AND CERTIFICATION**

The Certification attached hereto being considered, it is hereby ORDERED:

That an Execution issue against the earnings of the following-named defendant from
his/her employer, below named, in the weekly amount specified:

DEFENDANT: Kathleen J. James

EMPLOYER: Electrum Recovery, Inc.

The employer is ordered to deduct from the earnings of defendant and to pay over to the
Sheriff the lesser of the following: (1) ten percent (10%) of said defendant's gross weekly
pay, or (2) twenty-five (25%) of disposable earnings for the week, or (3) the amount, if

any, by which said defendant's disposable weekly earnings exceed \$154.50, until the judgment and costs are satisfied. Disposable earnings are defined as that portion of the earnings remaining after the deduction from gross earnings of any amounts required by law to be withheld. In the event the disposable earnings so defined are \$154.50 or less, no amount shall be withheld under this Execution. In no event shall more than ten percent (10%) of gross salary be withheld. In accordance with the Federal Consumer Credit Cost Disclosure Act, no employer may discharge any employee by reason of the fact that his earnings have been subjected to garnishment for any one indebtedness. Whoever willfully violates this provision shall be fined not more than \$1,000.00 or imprisoned not more than one year, or both.

It is so ORDERED this 3rd day of October, 2000.


_____, J.S.C.
MARTIN KRAVTSOV
J.S.C.

CERTIFICATION

1. I am the agent for the plaintiff who recovered judgment against the defendant named below, on the date and in the amount hereafter specified.
2. The defendant named below was served with a copy of the Notice for Execution Against Wages as appears in the record.
3. The time within which said defendant may object or otherwise move as to the Notice has passed, no objections have been served upon the plaintiff or its attorneys, and Notice has not been received from the Clerk of this Court that an objection has been filed in that office.
4. The following-named defendant is employed by the employer designated below at the following gross and disposable earnings:

DEFENDANT:	Kathleen J. James
GROSS EARNINGS:	Varies
DISPOSABLE EARNINGS:	Varies
EMPLOYER:	Electrum Recovery, Inc.
DATE OF JUDGMENT:	July 24, 2000
AMOUNT OF JUDGMENT	\$9,314.20 (judgment)
PLUS TAXED COSTS:	\$249.29 (taxed costs)
PAID ON ACCOUNT:	\$0.00 (principal)
	\$0.00 (interest)

RECEIVED & FILED
SEP 22 10 44 AM '00
DEPT. CLERK
SUPERIOR COURT

5. There is still due and owing \$9,314.20 plus interest and subsequent costs.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 9/20/00


THOMAS C. BURKE



UNION COUNTY SHERIFF'S OFFICE
COURT HOUSE
ELIZABETH, N. J. 07207

MEMBER



UNDERSHERIFFS
WILLIAM V. MALCOLM
JOSEPH BRENNAN

RALPH FROEHLICH, SHERIFF

Business Office
(908) 527-4471
FAX (908) 289-4884

FROM: CHEIF LESTER SARGENT,
SHERIFF'S BUSINESS OFFICE

SUBJ: WAGE GARNISHMENT

=====

A DEFENDANT EMPLOYED BY YOU IS, OR HAS BEEN, INVOLVED IN A LEGAL MATTER RESULTING IN A JUDGEMENT BEING ENTERED AGAINST THEM. THE SHERIFF IS REQUIRED BY LAW TO SERVE PROCESS AS ORDERED BY THE SUPERIOR COURT OF NEW JERSEY. YOU OR YOUR EMPLOYEE CANNOT REFUSE TO ACCEPT THIS LEGAL SERVICE.

IN THOSE CASES WHERE THE EMPLOYER'S PAYROLL DIVISION IS PHYSICALLY LOCATED OUTSIDE OF UNION COUNTY, THE EMPLOYER OR HIS REPRESENTATIVE MUST STILL ACCEPT THESE LEGAL DOCUMENTS. IF YOU WISH, OUR OFFICE WILL ALSO FORWARD A COPY OF THE PROCESS (WRIT OF EXECUTION), BY CERTIFIED AND REGULAR MAIL TO YOUR PAYROLL OFFICE, IF YOU PROVIDE THE CORRECT MAILING ADDRESS AND NAME OF CONTACT PERSON.

FEEL FREE TO CONTACT THE UNION COUNTY SHERIFF'S BUSINESS OFFICE, IF YOU HAVE ANY QUESTIONS REGARDING THIS MATTER.

Farr, Burke, Gambacorta & Wright

Attorneys at Law / A Professional Corporation

211 Benigno Boulevard • P.O. Box 788 • Bellmawr, New Jersey 08099-0788 • 856-931-1030 • Telecopier 931-3940 or 931-3028

July 29, 2002

Kathleen J. James
C-7 Bergen Street
Carteret, New Jersey 07008

Re: Ford Motor Credit Company v. Kathleen J. James
Docket No. DJ# 162419-00

Dear Ms. James:

Enclosed please find copy of a Notice Of Application For Wage Execution which is being served upon you.

Very truly yours,



Thomas C. Burke

Enclosure

CERTIFIED MAIL, R.R.R. AND REGULAR MAIL

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

WN4.DOT 00-00566-0 / LTC 7/26/02

Thomas C. Burke

FARR, BURKE, GAMBACORTA & WRIGHT, P.C.
P.O. Box 788
211 Benigno Boulevard
Bellmawr, New Jersey 08099-0788
(856) 931-1030
Attorneys For Plaintiff

FORD MOTOR CREDIT COMPANY,

Plaintiff,

v.

KATHLEEN J. JAMES,

Defendant.

Superior Court Of New Jersey
Law Division
Middlesex County
Docket No. DJ# 162419-00

CIVIL ACTION

**NOTICE OF APPLICATION FOR
WAGE EXECUTION**

TO: Kathleen J. James
C-7 Bergen Street
Carteret, New Jersey 07008

TAKE NOTICE that an application is being made by the judgment-creditor to the above-named court at the Court's address (specified following this paragraph) for a Wage Execution Order to issue against your salary, to be served on your employer (identified following this paragraph, for: (a) 10% of your gross salary when the same shall equal or exceed the amount of \$154.50 per week; or (b) 25% of your disposable earnings for that week; or (c) the amount, if any by which your disposable weekly earnings exceed \$154.50, whichever shall be the least. Disposable earnings are defined as that portion of

the earnings remaining after the deduction from the gross earnings of any amounts required by law to be withheld. In the event the disposable earnings so defined are \$154.50 or less, no amount shall be withheld under this Execution. In no event shall more than ten percent (10%) of gross salary be withheld. Your employer may not discharge, discipline or discriminate against you because your earnings have been subjected to garnishment.

THE COURT'S ADDRESS

Middlesex County Clerk's Office
Deputy Clerk, Superior Court
1 JFS Square
New Brunswick, NJ 08903

YOUR EMPLOYER'S NAME & ADDRESS

Robert Wood Johnson
University Hospital
1 Robert Wood Johnson Plz
New Brunswick, NJ 08901


You may notify the Clerk of the Court and the attorneys for judgment-creditor, whose address appears above, in writing, within ten (10) days after service of this notice upon you, why such an Order should not be issued, and thereafter the application for the Order will be set down for a hearing of which you will receive notice of the date, time and place.

If you do not notify the Clerk of the court and judgment-creditor attorney in writing of your objection, you will receive no further notice and the Order will be signed by the Judge as a matter of course.

If a wage execution is issued, you have the right to object to it by notifying the Clerk of the court. If you do so, all monies remitted by your employer will be held until further order of the court and your objection will be set down for a hearing to be held within 7 days of receipt of your objection by the Clerk of the court. You will receive notice of the date, time and place of that hearing.

Farr, Burke, Gambacorta & Wright, P.C.
Attorneys for Plaintiff

Dated: 7/24/02

By: 
Thomas C. Burke

Form B6 F, Cont. (10-89)

In re: Debtor(s) Case No. (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E S T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D Y	AMOUNT OF CLAIM
AC# 30 NYNEX Mobile					\$631.00
AC# 1158021402 Sterns 9111 Duke Blvd. Mason, OH 45040					\$409.00
AC# 580146 Price Club 2210 Rt. 27 N Edison NJ 08817					\$358.00
AC# 732737382420 MCYE/FDSNB 9111 Duke Drive Mason, OH 45040					\$471.00
AC# BNA 907E95W IBA 437 PBL 8 Ford Motor 72 Eagle Rock Ave. 2nd floor P.O. Box CN 6000 E, Hanover NJ 07936					\$17,147.00
AC# 842501 Elizabethtown Gas Elizabeth NJ					\$222.00
AC# 4082368417 J Stewart Grad; IC Systems Inc. PO Box 64378 St. Paul MN 55164					\$202.00
AC# ACCIBRE 068051 519102 Bervard Emergency Associate Credit 975 Eyster Blvd. Rockledge, FL 32955					\$84.00
AC# NPC-86050368007 NPC					\$53.00

Sheet no. 1 of 4 sheets attached to Schedule of Creditors Holding Nonpriority Claims.Subtotal -> \$ 19,577.00
(Total of this page)

* If contingent, enter C; If unliquidated, enter U; If disputed, enter D.

Total -> \$
(use only on last page of completed Schedule F.)
(Report total also on Summary of Schedules)

Form B6 F, Cont. (10-89)

In re: Debtor(s) Case No. (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
A/C # 72542561983 Mervyn's 3701 Wayzata Blvd. Minneapolis, MN 55416					\$268.00
A/C # 100-10GH E-Mess 7800 River Road N. Bergen NJ 07047-6221					\$4954.00
A/C # 486637 Al Pat for Oreck Corp. POBox 871180 New Orleans LA 70187					\$200.00
A/C # 147662198102P Sallie Mae 220 Lasley Ave. Wilks Barre PA 18706			aka Loan Servicing Center aka Studnet Loan Market Assn. 12/95 acct. 1017 transferred 10/94 acct. 102P closed account		\$875.00 acct. 1017 \$1034.00, acct. 102P
A/C # 147662198101P Sallie Mae 220 Lasley Ave. Wilks Barre PA 18706			aka Loan Servicing Center aka Student Loan Market Assn. 12/95 acct. 1017 transferred 10/94 acct. 102P closed account		\$875.00 acct. 1017 \$1034.00, acct. 102P
A/C # 412800327454 Citibank Visa POBox 6500 Sioux Falls SD 57117					\$865.00
A/C # 335866276220 Macy EIGECCC POBox 29116 Shawnee Mission KS 66201					\$396.00
A/C # 90900253916 Bank of America 4161 Piedmont Parkway Greensboro DE 19850			Joint/Current		\$4700.00
A/C # 7001079000244077 HRS BJ's POBOX 15519 Wilmington DE 19850			transferred 4/98 Joint/Closed		\$463.00

Sheet no. 2 of 4 sheets attached to Schedule of Creditors
Holding Nonpriority Claims.Subtotal ->
(Total of this page) \$ \$13755.00

* If contingent, enter C; If unliquidated, enter U; If disputed, enter D.

Total ->
(use only on last page of completed Schedule F.)
(Report total also on Summary of Schedules)

3072-1981 JULIUS BLUMBERG, INC., NYC 10013

In re: Debtor(s) Case No. (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
A/C # 079000 HRS USA, BJ's POBox 15519 Wilmington DE 19850					\$400.00
A/C # H3551700000000000000 Financial Assistance			inactive, no rating, no history 7/95		
A/C # 99 Bell Atlantic					\$433.00
A/C # 6-197677844720 JCPenny/MCCBG POBox 12836 Pittsburgh PA 15241			joint/current		\$984.00
A/C # F71920 Jefferson Associates POBox 381 Fords, NJ 08816-0381			Talbot A. Sktar DDS 3 Coral St. Edison NJ 08837		\$135.00
A/C # 616961 Specialists in Ear, Nose Throat c/o Sa-vit Collection Agency POBox 250 East Brunswick NJ 08816-0250					\$95.00
A/C # 417087 Edison Radiology Group, P.A. c/o Hospital & Doctor Service 55 Washington St. POBox 810 East Orange NJ 07019					\$38.00
A/C # 4128003274549727 Pressler & Pressler, Citibank Counsellors at Law 64 River Road East Hanover NJ 07936					\$2,462.57
A/C # 920734 Jefferson Assocates POBox 381 Fords NJ 08863			Scotts Towing 3 Coral St. Edison NJ 08837		\$326.00

Sheet no. 3 of 4 sheets attached to Schedule of Creditors
Holding Nonpriority Claims.Subtotal -> \$ \$4,873.57
(Total of this page)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

Total -> \$
(use only on last page of completed Schedule F.)
(Report total also on Summary of Schedules)

Form B6 F, Cont. (10-89)

In re:

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO DE BT	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
A/C # 920734 Bally's c/o Financial Credit Corp. POBox 2040 Warren MI 48090-2040					\$510.26
A/C # 329083 Credit Managment 681 Anderson Drive Pittsburgh, PA 15220					\$2600.00
A/C # 6197677844720 MCCBG/JCPENN P.OBox 628047 Orlando, FL 32862					\$1132.00
A/C # 9483436 Arrow Financial Services					429.00
A/C # 2060908 OSI Collection Services In Osi Coll Route 27 Edison, NJ 08818					179.00
A/C #					
A/C #					
A/C #					
A/C #					

Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Nonpriority Claims.Subtotal ->
(Total of this page) \$ \$4850.26

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(use only on last page of completed Schedule F.)
(Report total also on Summary of Schedules)Total ->
(Total of all pages) \$ \$43566.09



In re: Kathleen James

Debtor(s)

Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: Kathleen James

Debtor(s)

Case No.

(If known)

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re: Kathleen JAMES

Debtor(s)

Case No.

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
single	Kathleen MONTALVO	7	daughter
	Veronica ORTIZ	2	daughter

Employment:	DEBTOR	SPOUSE
Occupation	patient	
Name of Employer	Robert Wood Johnson University Hospital	
How long employed	3 monthes	
Address of Employer	1 Robert Wood Johnson Place P.O.Box 2601 New Brunswick, NJ 08903-2601	

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ 2161.00	\$
Estimate monthly overtime	120.00	
SUBTOTAL	\$ 2281.00	\$
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	374.00	
b. Insurance		
c. Union dues		
d. Other (Specify)		

SUBTOTAL OF PAYROLL DEDUCTIONS	\$	\$
TOTAL NET MONTHLY TAKE HOME PAY	\$ 1907.00	\$

Regular income from operation of business or profession or farm

(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

Social security or other government assistance (Specify)

Pension or retirement income

Other monthly income (Specify)

TOTAL MONTHLY INCOME	\$ 1907.00	\$
-----------------------------	-------------------	-----------

TOTAL COMBINED MONTHLY INCOME \$ (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re: Kathleen JAMES

Debtor(s)

Case No.

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) \$ 588.00

Are real estate taxes included? ☐ Yes ☐ No Is property insurance included? ☐ Yes ☐ No

Utilities Electricity and heating fuel 110.00

Water and sewer

Telephone

Other

Cable 120.00

Home maintenance (repairs and upkeep)

Food 700.00

Clothing

Laundry and dry cleaning 100.00

Medical and dental expenses 40.00

Transportation (not including car payments)

Recreation, clubs and entertainment, newspapers, magazines, etc. 400.00

Charitable contributions

Insurance (not deducted from wages or included in home mortgage payments)

Homeowner's or renter's

Life

Health

Auto

Other

Taxes (not deducted from wages or included in home mortgage payments)

(Specify)

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

Auto

Other

Alimony, maintenance, and support paid to others

Payments for support of additional dependents not living at your home

Regular expenses from operation of business, profession, or farm (attach detailed statement)

Other

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 2118.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income \$

B. Total projected monthly expenses \$

C. Excess income (A minus B) \$

D. Total amount to be paid into plan each \$

(interval)

Form B6 Cont. (6-90)

In re:

Kathleen James

Debtor(s)

Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date 8/7/02Signature: Kathleen James

Debtor

Date

Signature: _____

(Joint Debtor, if any)

(If joint case, both spouses must sign.)

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature: _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT

DISTRICT OF New Jersey

In re: Kathleen JAMES

Debtor(s)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

☐ None 1. Income from Employment or Operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give AMOUNT and SOURCE (if more than one).

1999 \$25000.00
2000 \$22500.00

☐ None 2. Income Other than from Employment or Operation of Business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

child support 1999 \$0.00
child support 2000 \$1000.00
child support 2001 \$1000.00

3. Payments to Creditors

☒ None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

☒ None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR and RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments

☐ None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT OR AGENCY AND LOCATION and STATUS OR DISPOSITION.

☐ None b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year

1. DMV Superior Court of New Jersey
State tax lien - \$100.00
2. JFK Medical Center
Civil Judgement - \$4110.00
3. New Century Financial Services
Civil Judgement \$3300.00

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

☐ None **5. Repossessions, Foreclosures, and Returns**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

6. Assignments and Receiverships

☒ None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

☒ None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

☒ None **7. Gifts**

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT.

☒ None **8. Losses**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.

☐ None **9. Payments Related to Debt Counseling or Bankruptcy**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

☒ None **10. Other Transfers**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE, and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

Aaturn SL2 1993

Anna C. Little Esq. \$500.00

☒ None 11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

☒ None 12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

☒ None 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Give NAME AND ADDRESS OF CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

☒ None 14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls.
Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

☒ None 15. Prior Address of Debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

C 7 Bergen St.
Carteret NJ 07008

42 Grant St.
Carteret NJ 07008

Unsworn Declaration under Penalty of Perjury.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8/7/02

Signature of Debtor

Kathleen G. James

Date

Signature of Joint Debtor (if any)

____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571.

3076 3A 6/1991 Julius Blumberg, Inc.

UNITED STATES BANKRUPTCY COURT

DISTRICT OF New Jersey

In re: Kathleen James

Debtor(s)

Case No.

Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
 2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

a. Property to Be Surrendered.

Description of property	Creditor's name	H, W or J
NONE		

b. Property to Be Retained (Specify Reaff'd, Red'd or Exempt to state debtor's intention concerning reaffirmation, redemption, or lien avoidance*.)

Description of property	Creditor's name	Reaff'd Red'd Exempt
3062008088, First Savings Bank		Exempt
Household Furnishings		Exempt
Clothing		Exempt

3. I understand that § 521 (2) (B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: 8/7/02

X Kathleen J. James
 Signature of Debtor

* Reaff'd - Debt will be reaffirmed pursuant to § 524(c)

Red'd - Property is claimed as exempt and will be redeemed pursuant to § 722

Exempt - Lien will be avoided pursuant to § 522(f) and property will be claimed as exempt

Signature of Debtor

UNITED STATES BANKRUPTCY COURT

DISTRICT OF

In re Debtor(s) Case No. (If Known)

CHAPTER 13 PLAN

(If this form is used by joint debtors wherever the word "debtor" or words referring to debtor are used they shall be read as if in the plural.)

1. The future earnings of the debtor are submitted to the supervision and control of the trustee and the debtor — debtor's employer shall pay to the trustee the sum of \$ weekly — bi-weekly — semi-monthly — monthly for a period of

2. From the payments so received, the trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. §507.

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

(c) Subsequent to — pro rata with dividends to secured creditors, dividends to unsecured creditors whose claims are duly allowed as follows:

3. The following executory contracts of the debtor are rejected:

Title to the debtor's property shall revert in the debtor on confirmation of a plan — upon dismissal of the case after confirmation pursuant to 11 U.S.C. §350.

Dated: Debtor Debtor

Acceptances may be mailed to Post Office Address

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

In re Kathleen James

Debtor(s)

Case No.

(If Known)

STATEMENT
Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 500.00
 - (b) prior to filing this statement, debtor(s) have paid \$ 0.00
 - (c) the unpaid balance due and payable is \$ 500.00
- (3) \$ 200.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

none other
- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

none other
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:

none
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

none

Dated: 8/7/02

Respectfully submitted,



Attorney for Petitioner

Attorney's name and address

BK 122
(8/84)

United States Bankruptcy Court

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

If you intend to file a petition for relief under the bankruptcy laws of the United States, and your debts are primarily consumer debts, the Clerk of Court is required to notify you of each chapter of the Bankruptcy Code under which you may seek relief. You may proceed under:

Chapter 7—Liquidation, or
Chapter 11—Reorganization, or
Chapter 13—Adjustment of Debts of an Individual
with Regular Income

If you have any questions regarding the information contained in this notice, you should consult with your attorney.

Clerk of Court

ACKNOWLEDGMENT

I hereby certify that I have read this notice.

DATED: 8/7/02

Kathleen G. James
Debtor

Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

Tunney & Little L.L.C.

Attorneys at Law

300 Kimball Street, suite 106

Woodbridge, NJ 07095

(732) 636-4900 telephone

(732) 636-3755 facsimile

TunneyandLittle@aol.com

John A. Tunney, Esq. ■◆

Anna C. Little, Esq. ◆▲

Of Counsel

Annamarie Fortunato, P.C. ■◆

802 Spar Drive

Forked River, NJ 08731

(609) 971-1231 telephone

26 Court Street, Suite 1301

Brooklyn, NY 11232

(718) 859-4368 telephone

(718) 885-1618 facsimile

■ Admitted NY Bar

◆ Admitted NJ Bar

▲ Admitted PA Bar

Please Reply to Woodbridge

August 7, 2002

Clerk of the Bankruptcy Court

United States Courthouse

402 East State Street

Trenton NJ 08608

RE: Kathleen James
SS# 147 66 2198

Dear Clerk:

Enclosed please find original and six copies of Petition for Bankruptcy in the above referenced matter. Enclosed also find original and six(6) copies of creditor's matrix and check in amount of \$200.00 for payment of your filing fee.

Kindly mark one copy "filed" with the date of filing and return in the enclosed return envelope.

Thank you in advance for your cooperation.

Very Truly Yours,

Anna C. Little, Esq.

Anna C. Little, Esq.

VIA CERTIFIED MAIL/RRR

cc: Kathleen James

Sterns
9111 Duke Blvd.
Mason, OH 45040

Price Club
2210 Route 27 N
Edison, NJ 08817

Macy's/ FDSNB
9111 Duke Drive
Mason, OH 45040

Ford Motor Credit
72 Eagle Rock Avenue, 2d floor
PO Box CN 6000
East Hanover, NJ 07936

J. Stewart Grad/ IC Systems Inc.
PO Box 64378
St. Paul, MN 55164

Bervard Emergency Associate Credit
975 Eyster Blvd.
Rockledge, FL 32955

Mervyn's
3701 Wayzata Blvd.
Minneapolis, MN 55416

E-Mess
7800 River Road
N. Bergen, NJ 07047-6221

Alpat for Oreck
PO Box 871180
New Orleans LA 70187

Sallie Mae
220 Lasley Avenue
Wilksbarre PA 18706

Sallie Mae
220 Lasley Avenue
Wilksbarre PA 19706

Citibank Visa
PO Box 6500
Sioux Falls, SD 57117

Macy's EIGECCC
PO Box 29116
Shawnee Mission, KS 66201

Bank of America
4161 Piedmont Parkway
Greensboro, DE 19850

HRS BJ's
PO Box 15519
Wilmington DE 19850

HRS USA BJ's
PO Box 15519
Wilmington DE 19850

JC Penny/ MCCBG
PO Box 12836
Pittsburgh, PA 15241

Jefferson Associates
for Talbot A. Skar DDS
PO Box 381
Fords, NJ 08816-0381

Specialists in Ear, Nose, Throat
c/o Sa-vit Collection Agency
PO Box 250
East Brunswick, NJ 08816-0250

Edison Radiology Group, P.A.
c/o Hospital & Doctor Service
55 Washington Street, PO Box 810
East Orange, NJ 07019

Pressler & Pressler for Citibank
64 River Road
East Hanover, NJ 07936

Jefferson Associates for Scotts Towing
PO Box 381
Fords, NJ 08863

Scotts Towing
3 Coral Street
Edison, NJ 08837

Bally's c/o Financial Credit Corp.
PO Box 2040
Warren MI 48090-2040

Bally's c/o Financial Credit Corp.
1095 Ave. at the Commons
New York NY 11036

Credit Managment
681 Anderson Drive
Pittsburgh, PA 15220

MCCBG/JCPENNY
P.O.Box 628047
Orlando, FL 32862

OSI Collection Services
In Osi Coll Route 27
Edison, NJ 08818

New Jersey Motor Vehicle Services
P.O.Box 142
Trenton, NJ 08666

New Jersey Motor Vehicle Services
P.O.Box 142
Trenton, NJ 08666

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P.O.Box 142
Trenton, NJ 08666

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P.O.Box 142
Trenton, NJ 08666

New Jersey Motor Vehicle Services
P.O.Box 142
Trenton, NJ 08666

Ford Motor Credit
c/o Farr, Burke, Gambacorta and Wright
211 Benigno Blvd.
P.O.Box 788
Bellmawr, NJ 08099-0788

State of New Jersey
Superior Court
Hughes Justice Complex
Trenton, NJ 08625

JFK Medical Center
56 James Street
Edison, NJ 08820

New Century Financial Services Inc.
c/ Pressler and Pressler
64 River Road
East Hanover, NJ 07936